

Social Security Administration

Internal Revenue Service

Inside this Issue...

Supreme Court Rules Severance Pay is Wages
Page 2

APA Seminar/Webinar: Year-End Compliance and New Rules for 2015
Page 2

Enhancement to Business Services Online's Wage File Upload Application for Tax Year 2014
Page 2

New Business Services Online Status for Paper Submission Rejections
Page 2

Multilanguage Gateway has Information You Can Use
Page 3

My Social Security is Available Online
Page 3

How to Create a my Social Security Online account
Page 3

The Faces and Facts of Disability
Page 3

U.S. and Slovak Republic Agreement in Place
Page 4

Open a my Social Security Account to learn about benefits
Page 4

Form 8955-SS
Page 4

Form 8922, Third-Party Sick Pay Recap
Page 5

IRS Wants Your Help to Reduce Taxpayer Burden
Page 5

IRS news is just a click away
Page 5

eTerm is the federal Office of Child Support Enforcement's newest application in e-service! eTerm (electronic termination) is here!
Page 5

Taxation of International Students – Are You Making the Grade?
Page 6

No Late Filing Penalties for a Limited Time
Page 7

ACA resources for individuals and families available on IRS.gov/aca
Page 7

IRS Retirement Plan Resources
Page 7

Reporter

Fall 2014

A Newsletter for Employers

IRS Lead Development Center Working to Combat Abuse

Stopping abusive promoters and preparers as early as possible is a high priority to the IRS. The IRS would like your help in identifying promoters of “too good to be true” abusive tax schemes and tax preparers using illegal schemes to avoid paying taxes.

Abusive tax schemes cause harm to both the federal government and the promoter's clients who participate in these schemes. The LDC's mission is to identify and deter individuals who promote abusive tax schemes and/or prepare abusive returns.

Taxpayers should be cautioned not to be taken in by promoters of tax schemes.

Those who do get involved in the scams peddled by abusive tax preparers or promoters could face a heavy tax burden that include not only taxes owed, but the addition of substantial penalties and interest.

Use the Report Suspected Abusive Tax Promotions or Preparers form to make a referral to the IRS. Learn more about the role of the Lead Development Center and abusive tax schemes at www.irs.gov/scams. **IRS**

E-Verify Acts on Employer Feedback

[E-Verify](#) is recognized by its users for giving excellent customer service and being responsive to stakeholder feedback. E-Verify is the free online service from the Department of Homeland Security that more than half a million enrolled employers use to quickly verify the employment eligibility of new employees.

In recent customer surveys, users rated E-Verify very highly in terms of performance, usability and satisfaction. E-Verify received an overall customer satisfaction score of 86 in the [2013 American Customer Satisfaction Survey](#). This far surpassed the federal government average of 66. In specific elements of the program, E-Verify scored very high, earning 95 for its photo matching process and 92 for customer service. Other user surveys have given E-Verify similar results.

E-Verify was also acknowledged with the [2014 Annual Government Customer Satisfaction Award](#) from the Federal Consulting Group of the U.S. Department of Interior for outstanding use of analytic tools to improve customer satisfaction. The award cited the improvements to

the E-Verify website and customer service in response to feedback collected on survey instruments.

Users also praise E-Verify for its active engagement with the public. E-Verify is one of the first government programs to use crowd-sourcing to gather ideas from stakeholders to improve its service delivery.

[E-Verify Listens](#) was launched in 2012, and now has over 480 participants contributing, discussing and voting on ideas related to E-Verify and the employment eligibility verification Form I-9 which is used by all U.S. employers. Eleven ideas submitted by the public have already been implemented.

E-Verify recently held its first virtual forum, attended by more than one thousand employers. The program also offers free *webinars* on employment eligibility verification topics each month. [Subscribe](#) to the [E-Verify Connection](#) newsletter for updates about Form I-9 and E-Verify.

DHS

Supreme Court Rules Severance Pay is Wages

In a significant victory for the government, the United States Supreme Court, in a unanimous 8-0 decision, ruled that severance payments are wages subject to FICA tax. *United States v. Quality Stores, Inc.*, No. 12-1408, 2014 WL 1168968 (March 25, 2014).

Although the amount involved in this case was about \$1 million, according to court papers filed by the government, the total amount at issue, taking into consideration the

potential scope of similar cases and pending refund claims, was in excess of \$1 billion.

Previously, in this case, the Sixth Circuit held that severance payments to involuntarily terminated employees due to a business downsizing constitute supplemental unemployment compensation benefits and are not taxable as wages under FICA. 693 F.3d 605 (6th Cir. 2012). The Sixth Circuit's holding directly conflicted with the holding of the

Federal Circuit in *CSX Corporation v. United States*, 518 F.3d 1328 (Fed. Cir. 2008), which held that similar payments were wages subject to FICA tax. The Supreme Court's ruling resolves the issue for the entire United States. As a result of the decision, the Service will disallow all claims for refund of FICA taxes on severance pay. **IRS**

APA Seminar/Webinar: Year-End Compliance and New Rules for 2015

The American Payroll Association's Preparing for Year-End and 2015 provides updates on the latest changes in legislation and regulations that affect the close of 2014 and the first payroll of 2015, including:

- how to properly prepare for the next steps in implementation of the Affordable Care Act,
- developing an effective and efficient year-end processing plan,
- applying the IRS' rules for benefits provided to partners in a same-sex marriage, and

- questions payroll needs to ask other departments to make sure it has all the information necessary to complete the year-end process.

Any of the one-day seminars can be attended at locations around the country. If you cannot get out of the office, all four segments of the class are offered as webinars online, both live and on demand. Other seminars/webinars are offered by the APA that have been customized for public sector payrolls, Canadian payrolls, and accounts payable professionals.

There is also a four-segment webinar covering

advanced year-end issues, including complex fringe benefit taxation and reporting requirements.

For more information, visit APA's [website](#) and look under the Specialty Seminars or Webinar headings for the version of Preparing for Year-End and 2015 that suits your needs.

Editor's Note: The American Payroll Association's strong partnership with the IRS and SSA allows it to prepare its classes and publications, such as *The Payroll Source*®, with the most accurate and up-to-date information to educate employers. More APA information is available on their [website](#). **APA**

Enhancement to Business Services Online's Wage File Upload Application for Tax Year 2014

For Tax Year 2014 filers, Business Services Online is adding the capability to check the content of all submissions in the Wage File Upload application using some of the same edits contained in the free AccuWage/AccuW2c downloadable software. To make it easy, while you are online, we will complete 67 of the most commonly failed edits and

checks during your upload. We will then present you an immediate result.

We will assign a Wage File Identifier to all submissions passing the edits and checks and the receipt page will display. If we find errors in the file, it will not be assigned a WFID and we will ask you to correct the errors using Social Security's

free AccuWage/AccuW2c software. When you have corrected the errors, upload the file to us again. This upload will be treated as a new submission, not a resubmission and your submission will then be assigned a WFID. **SSA**

New Business Services Online Status for Paper Submission Rejections

With heightened security awareness, many users do not want their wage reporting submission results delivered on paper notices. New capability available for Business Services Online in December will allow paper submitters to view the notice for a paper submission rejection. In BSO, paper filers can create a

USERID, choose their own password, request the Wage Reporting role and see why exactly we rejected their submission.

Paper filers will be able to use the "Status" application in BSO to receive the same view of error information that electronic submitters currently enjoy today.

Information for electronic and paper submissions is available using BSO, allowing users to continue to use their BSO USERID and password to look up information on W-2s filed with SSA year after year, regardless of whether filed on paper or over the Internet. **SSA**

Multilanguage Gateway has Information You Can Use

The Multilanguage Gateway is your resource for Social Security Administration non-English publications!

- 17 languages
- A video in American Sign Language (ASL)
- A factsheet showing what publications are available

Social Security strives to deliver effective, well-organized, and great service to the public that includes providing access to our programs and services, regardless of the ability to speak, read, or write English. We want to make it easier for anyone with Limited English Proficiency to communicate effectively with us in person, over the phone, in writing, or through electronic media and services.

The MLG contains information to help LEP persons understand the benefits offered under our Retirement, Disability, Survivors, Medicare and Supplemental Security Income programs. The MLG also provides publications on Work and Earnings.

Go to our [Multilanguage Gateway](#) and select a language to see the publications available. You can view or print publications at home or save to a smartphone. Please share this with family members and friends to increase the awareness of our programs. **SSA**

How to Create a my Social Security Online Account

To create an account, you must provide some personal information about yourself and give us answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

Note: You can only create an account using your own personal information and for your own exclusive use. You cannot create or use an account on behalf of another person, even if you have that person's written permission. You can never share the use of your account with anyone else under any circumstances. Unauthorized use of my Social Security is a misrepresentation of your identity to the federal government and could subject you to criminal or civil penalties, or both. **SSA**

My Social Security is Available Online

At each stage of your life, [my Social Security](#) is for you. Your personal online my Social Security account is a valuable source of information beginning in your working years and continuing throughout the time you receive Social Security benefits.

If you receive benefits or have Medicare, you can:

Use a [my Social Security](#) online account to:

- Get your [benefit verification letter](#);
- Check your benefit and payment information and your earnings record;
- [Change your address](#) and phone number; and
- [Start or change direct deposit](#) of your benefit payment.

If you do not receive benefits, you can:

Use a [my Social Security](#) online account to:

- Get your Social Security Statement, to review;
- Estimates of your retirement, disability, and survivors benefits;
- View your earnings record; and
- View the estimated Social Security and Medicare taxes you've paid.

Get a [benefit verification letter](#) stating that:

- You never received Social Security benefits, Supplemental Security Income (SSI) or Medicare; or
- You received benefits in the past, but do not currently receive them. (The letter will include the date your benefits stopped and how much you received that year.); or
- You applied for benefits but haven't received an answer yet. **SSA**

The Faces and Facts of Disability

Social Security touches the lives of nearly every American, often during times of personal hardship, transition, and uncertainty. Our programs serve as financial protection for working men and women, children, the disabled, and the elderly. We run the largest disability program in the nation. We want to ensure the American public understands this important program and has a clear picture of the individuals living with severe disabilities helped by our program.

We launched a new national communications campaign, [The Faces and Facts of Disability](#). The campaign's goal is to increase public awareness of the Social Security Disability Insurance (SSDI) program. View facts on our program and hear personal stories. We encourage you to help us serve by becoming aware of the SSDI program. **SSA**

U.S. and Slovak Republic Agreement in Place

Do you have U.S. employees working in the Slovak Republic? Do you have Slovak personnel working in the United States? If so, you may be able to realize substantial tax savings under a new Social Security Agreement. A new Agreement with the Slovak Republic became effective May 1, 2014.

The Agreement helps reduce business costs by eliminating double taxation for old-age, survivors, and disability insurance under the U.S. and Slovak systems. Before the Agreement, U.S. companies that employed U.S. citizens in the Slovak Republic often paid full Social Security old-age, survivors, and disability insurance taxes to both the United States and

the Slovak Republic on the same earnings, as well as contributions for U.S. Medicare and certain additional Slovak benefit program costs. Frequently, Slovak companies with Slovak personnel in the United States also paid taxes to both countries. The combined U.S. and Slovak contribution rate could amount to a substantial portion of a worker's salary. Under the Agreement with the Slovak Republic, these workers and their employers are covered and taxed under either the U.S. Social Security and Medicare system or under the Slovak Social Security system, but not both.

The Agreement also helps fill gaps in benefit protection for people who have divided their careers

between the United States and the Slovak Republic. Under the Agreement with the Slovak Republic, workers and their families may qualify for partial U.S. or Slovak Social Security benefits based on combined credits from both countries.

In addition to the new Agreement with the Slovak Republic, the United States has Social Security Agreements with 24 other countries. If you want to know more about any of these Agreements, please visit [Social Security's website](#) or call Social Security's Office of International Programs at (410) 965-7306. **SSA**

Open a my Social Security Account to Learn About Benefits

September 28 is National My Social Security Sign-up Week. A personal online [my Social Security](#) account is a valuable source of information beginning from the time an individual starts working and continuing throughout the time they receive Social Security benefits. For more information, go to the Social Security [website](#) and enter "my Social Security account" in the upper right hand search box.

Setting up a my Social Security account is easy. To [create an account](#), an individual provides some personal information and answers to some questions that only they are likely to know. Next step is to create a username and password to access their online account. This process keeps personal Social Security information private.

With a my Social Security account, members of the public with Internet access can obtain benefit verification information, update their personal information and start or change direct deposit of their benefit payment.

Even if an individual does not receive benefits, they may use a my Social Security online account to review their Social Security statement, earnings record and estimates of retirement, disability, and survivors benefits.

Reminder: As of August 1, 2014, Social Security will no longer issue Social Security Number verification printouts in their field offices. Individuals who need proof of their SSN and cannot locate their card, will need to apply for a replacement card, which takes 7-10 business days. But, Social Security recently [announced](#) that local Social Security offices would continue to provide benefit verification letters until further notice rescinding an earlier announcement that it would stop issuing these letters on October 1. **IRS**

Form 8955-SSA...

Does your retirement plan have participants who have separated from service and have deferred vested benefits? List them on Form 8955-SSA ([Resources](#)).



SSA/IRS Reporter is published quarterly, Spring (March), Summer (June), Fall (Sept.), and Winter (Dec.) by the IRS Small Business/Self-Employed Communications Office.

Comments may be sent to Gwen Dawson-Green, Editor,

Gwen.D.Dawson-Green@irs.gov

Mail: Internal Revenue Service

Small Business/Self-Employed Communications and Stakeholder Outreach
Room 1010, Product Development Group
1100 Commerce Street MC 1019 DAL
Dallas, TX 75242-1027

e-mail: SSA_IRS.REPORTER@irs.gov

Form 8922, Third-Party Sick Pay Recap

Beginning with tax year 2014 (processing year 2015) taxpayers will file [Form 8922](#) with IRS. For tax year 2014 a paper Form 8922 is required. This form replaces the Third-Party Sick Pay Recaps that were filed on Form W-2 and Form W-3 with SSA. The reporting of third-party sick pay recaps to the SSA ends after tax year 2013. Other reporting requirements for third party sick pay remain unchanged. Thus, third parties or employers are still required to report sick pay paid to individual employees on Forms W-2 and to report the wages. Federal Insurance Contributions Act (FICA) taxes and income tax withholding on employment tax returns.

The purpose of filing Form 8922 is to reconcile employment tax returns (for example, Form 941) with Forms W-2 when third-party sick pay is paid by a party other than the employer and when the liability for Federal Insurance Contributions Act (FICA) taxes is split between the third party and the employer for which services are normally per-

formed. The draft Form 8922 and Instructions are available on [irs.gov](#).

- If the employer is reporting the third-party sick pay to its employees on Form W-2, the third party (insurer/agent) files Form 8922 with respect to the sick pay. If the third party is reporting the third party sick pay paid to the employer's employees on Form W-2, the employer should file Form 8922 reporting the sick pay.

There are boxes on Form 8922 to indicate whether the filer is an employer or an insurer/agent. If the Employer box is checked, the employer must provide the name and EIN of the third party (insurer or agent). If the employer has contracts with more than one third party, the employer must file a separate Form 8922 for the wages and taxes related to each third party.


However, if the Insurer/Agent box is checked, the third party (insurer or agent) has three options in satisfying its obligation to file Form 8922:

(1) The third party may provide one Form 8922 including total third-party sick pay paid on behalf of all employers without providing names and EINs of any employer; or


(2) The third party may, (but is not required to), provide the name and EIN of the employer on separate, Forms 8922 for each employer with the sick pay wages and associated taxes; or

(3) The third party may provide names and EINs for some employers and file separate Forms 8922 for each employer with respect to which it is providing names and EINs, and then file one other Form 8922 including the total third-party sick pay paid on behalf of all other employers for which it is not providing names and EINs.

Form 8922 for 2014 sick pay must be filed by March 2, 2015.


For more information, see Sick Pay Reporting in Publication 15-A, *Employer's Supplemental Tax Guide*. 

IRS Wants Your Help to Reduce Taxpayer Burden

Did you know IRS would like your ideas on how to reduce taxpayer burden? Perhaps you have thoughts on how to simplify reporting requirements, streamline IRS procedures or shorten forms – IRS wants to hear them! Use [Form 13285A, Reducing Tax Burden on America's Taxpayers](#) for ideas that identify meaningful taxpayer burden reduction opportunities affecting a significant number of taxpayers. More information can be found on the [Taxpayer Burden Reduction](#) website. 

IRS news is just a click away

Get IRS news in your inbox by subscribing to free [e-newsletters](#) including:

- [e-News for Payroll Professionals](#) for information about federal payroll reporting such as legislative changes, news releases, special announcements and employment tax procedures.
- [e-News for Small Businesses](#) for information of interest to small business owners and self-employed individuals such as important tax dates, reminders and tips, news releases and special announcements. 

eTerm is the Federal Office of Child Support Enforcement's Newest Application in e-Service


Electronic Termination is here.

- Employers using OCSE's electronic income withholding order (e-IWO) process can notify non-e-IWO states about employee terminations or that an individual has never worked for them using the existing e-IWO process.
- Non-e-IWO states can access the information using the eTerm application on OCSE's State Services Portal.
- Employers not using the e-IWO process can notify states about terminations and employment status using eTerm application on Employer Services application on OCSE's portal.

- Employers using the eTerm application can enter terminations one-by-one or upload a file containing termination information about many employees. After employers provide terminations, OCSE generates an e-mail to the state child support agency letting them know that there are terminations available for them to view or download on the portal. No paper!
- All of the electronic processes offered by OCSE to employers including [e-IWO, Lump Sum reporting](#), and eTerm are extremely cost effective ways to share information and saves paper, time, and resources!

How can employers access eTerm?

- Employers who are already registered and using the Debt Inquiry Service (DIS) application on OCSE's portal will automatically be enrolled in eTerm.
- Employers not registered for the DIS application must register to use the Employer Services application, which includes access to both the eTerm and Lump Sum reporting applications by completing a registration form.

For more information, contact Robyn Large at robyn.large@acf.hhs.gov. 

Taxation of International Students – Are You Making the Grade?

As temperatures start to drop and the leaves begin to change, you may notice parents cheering and children lamenting as another school year commences. This exciting time not only affects American teachers and students, but extends to foreign students and scholars traveling to America in search of education and learning opportunities. However, these individuals who are temporarily present in the United States as students, trainees, scholars, teachers, researchers, exchange visitors, and cultural exchange visitors are subject to special rules with respect to the taxation of their income.

Resident vs. Nonresident Alien

The taxation and reporting of income earned by foreign citizens (aliens) working in the United States depends on whether the employee is a resident or nonresident alien. In general, resident aliens are taxed on their worldwide income and their employers treat them the same way they treat U.S. citizens. Nonresident aliens, however, are taxed only on their income from U.S. sources, with some exceptions.

Nonresident aliens are subject to the same federal income tax withholding requirements as other employees for all of their income that is from U.S. sources. To accomplish this, employers must obtain each nonresident alien employee's social security number and have the employee complete a Form W-4, *Employee's Withholding Allowance Certificate*. Wages paid to and taxes withheld from nonresident alien employees must be deposited and reported by the employer the same way it does for all other employees, on Forms 941 and W-2. The employer must also retain a completed Form I-9, *Employment Eligibility Verification*, attesting to the employee's identity and authorization to work in the United States.

Special Instructions for Form W-4

Just like any other employee, a nonresident alien should give the employer a valid, completed Form W-4 so the employer can determine how much federal income tax to withhold. However, there are special instructions that must be followed (rather than those appearing on the Form W-4) because of certain restrictions nonresident aliens face regarding their filing status, number of allowances, and inability to claim the standard deduction on their personal tax returns.

- Line 2. Nonresident aliens must enter a social

security number on Line 2. If they don't have one, they need to apply for one on Form SS-5, Application for a Social Security Card. They cannot enter an Individual Taxpayer Identification Number (ITIN) on Line 2.

- Line 3. Nonresident aliens must request withholding as if they are single, regardless of their actual marital status.
- Line 5. Nonresident aliens can claim only one withholding allowance on Line 5 unless they are residents of Canada, Mexico, South Korea, or are U.S. nationals. Students and business apprentices from India may also claim additional allowances under certain circumstances.
- Line 6. Nonresident aliens must write "Nonresident Alien" or "NRA" above the dotted line on Line 6.
- Line 7. Nonresident aliens cannot claim "Exempt" withholding status on Line 7.

Withholding Rules

Employers must follow a two-step process when withholding federal income tax from the wages of nonresident alien employees.

- Step 1. Add the amount listed in Publication 15 (Circular E), *Employer's Tax Guide*, corresponding to the employee's payroll period (e.g., weekly, biweekly, semimonthly, etc.) to the nonresident alien employee's wages for that payroll period.
- Step 2. Use the amount calculated in Step 1 to figure out income tax withholding using the tables that are used to figure income tax withholding for all other employees.

Social Security and Medicare Taxes

Amounts earned by nonresident aliens as students, scholars, or exchange visitors under an F, J, M, or Q visa are not subject to social security or Medicare tax if the work they perform is carried out to further the purpose for which they entered the United States. The exemption does not extend to the spouse or children of such nonresident aliens, who may be admitted under a derivative visa.

Scholarships and fellowships granted to nonresident alien students are exempt from social security and Medicare taxes to the same extent they are exempt from federal income tax withholding.

Federal Unemployment Tax

In general, federal unemployment (FUTA) tax applies to all wages paid for work performed in the United States, regardless of the citizenship or residency status of the employee or employer. This is

true for nonresident aliens even though the employee may be exempt from federal income tax. The exemptions from FUTA for wages received and work performed by nonresident aliens in the United States are the same as those applicable to social security and Medicare taxes, although there are no international agreements exempting temporary employment by a nonresident alien in the United States.

Foreign Students Receiving Scholarships or Fellowships

Scholarships and fellowships granted to nonresident alien students to cover tuition and related expenses (e.g., fees, books, supplies, and required equipment) are exempt from federal income tax withholding and reporting if the students are degree candidates and are temporarily in the United States as nonimmigrants under F, J, M, or Q visas. Payments that do not qualify for the exemption because they are unrelated to tuition (e.g., food, lodging, etc.) are subject to withholding at a rate of 14 percent.

If the nonresident alien student receiving scholarship or fellowship money is not a degree candidate, the payments are included in income and are subject to federal income tax withholding of 14 percent if the grantor is listed below. If the payment is not from a grantor listed below, the withholding rate is 30 percent.

- a tax-exempt organization under IRC §501(c)(3);
- a federal, state, or local government agency;
- a foreign government;
- an international organization; or
- a binational or multinational educational or cultural foundation or commission created under the Mutual Educational and Cultural Exchange Act of 1961.

If a nonresident alien student receiving a scholarship or fellowship is required to perform teaching, research, or other work as a condition of receiving the scholarship, the student is receiving gross income unless all candidates for the same degree are required to do the same work. The income is determined by reference to payments made for similar work to individuals who are not receiving a scholarship or fellowship and is subject to withholding at regular rates. **APA**

No Late Filing Penalties for a Limited Time

The IRS has a new penalty relief program for small businesses who haven't filed:

- Form 5500-EZ, Annual Return of One-Participant (Owners and Their Spouses) Retirement Plan, and
- Form 5500, Annual Return/Report of Employee Benefit Plan, if you must file this return because your non-ERISA plan doesn't meet the filing requirements for Form 5500-EZ for plan years before 2009.


You must file by June 2, 2015 to avoid penalties.

The program is for businesses whose retirement plan only provides benefits for the 100% owner or one or more partners and their spouses (no common law employee participants). The program also allows some foreign-owned businesses to avoid the late filing penalties.

By meeting the program's requirements, you may be able to avoid paying late filing penalties, which can be as high as \$15,000 per delinquent return. Watch the video [Form 5500-EZ Pilot Penalty Relief Program](#) (1.55 min.) for additional details.

If your business has a retirement plan, immediately check your records to ensure you have filed any required returns for the plan. If you haven't, file all delinquent returns before June 2, 2015.

Additional resources

- [New Penalty Relief Program for Form 5500-EZ Late Filers](#)
- [Transmittal schedule](#) for the penalty relief program
- [Get prior year forms](#) – enter 5500-EZ in the Find box
- [Changes to IRS Penalty Relief for DOL DVFC Filers of Late Annual Reports](#)
- [Form 5500 Corner](#) 

IRS Retirement Plan Resources

Having your business sponsor a retirement plan is a great way for you and your employees to save for retirement. IRS Employee Plans has many resources to help you with retirement plans.

Choose a plan

- [Choosing a plan](#) – compare retirement plan options if your business doesn't already have a plan or if you want to review whether your current plan meets your needs.
- [Plans for self-employed people](#) – consider your options to save for retirement on a tax-deferred basis.

Avoid mistakes

- [Plan sponsor's responsibilities](#) – get tips to keep your plan running smoothly.
- [Checklists](#) – use these one-page checklists to start a quick review of your plan.

ACA Resources for Individuals and Families Available on IRS.gov/aca


The Affordable Care Act, or Health Care Law, adds new health insurance coverage and financial assistance options for individuals and families.

[IRS.gov/aca](#) explains the tax benefits and responsibilities for individuals and families. This includes information about the [individual shared responsibility](#) provision and [premium tax credit](#) provision. It also provides basic information about how health insurance choices you make may affect the tax return you file.

IRS electronic publications include:

- [Publication 5093](#) – Healthcare Law Online Resources
- [Publication 5120](#) – Facts about the Premium Tax Credit
- [Publication 5121](#) – Facts about the Premium Care
- [Publication 5152](#) – Premium Tax Credit – Report changes in circumstances to the Marketplace when they happen
- [Publication 5156](#) – Facts about Individual Shared Responsibility Provision
- [Publication 5172](#) – Facts about Health Coverage Exemptions

Watch the IRS YouTube videos for an overview of the Individual Shared Responsibility Provision and the Premium Tax Credit. Subscribe to [Health Care Tax Tips](#) to understand the tax provisions of health care law.

IRS.gov/aca has the most updated information about the [Affordable Care Act Tax Provisions for Individuals and Families](#). IRS.gov/aca also provides information about rules and responsibilities for employers, as well as tax provisions for insurers, tax-exempt organizations and other businesses. 

- [Internal controls](#) – learn how these procedures can help you find and prevent plan mistakes.

Correct mistakes

- [Correct Your Retirement Plan Errors](#) – read why it's important to fix plan errors.
- [Fix-it Guides](#) – correct common plan errors, many times without even notifying the IRS.

Additional resources

- [Tax information for plan sponsor/employer](#) – access additional information on retirement plans.
- [Retirement News for Employers](#) – subscribe to this free electronic newsletter to receive practical retirement plan information for employers/plan sponsors.

